

REMARKS

Applicants acknowledge the withdrawal of the 35 USC Section 102 rejections based upon the Rahn reference (e.g., US 2004/0054685). The above referenced Office Action rejects claims 1-27 in view of a new reference Randell (e.g., US 2004/0064375). Reconsideration of this application is respectfully requested in view of the arguments presented below. Claims 1-27 remain pending in the present application.

35 U.S.C. Section 103 Rejections

The above referenced Office Action rejects independent Claims 1, 13 and 16 as being rendered obvious under 35 U.S.C. Section 103 by U.S. Patent Publication No. 2004/0054685 (hereafter Rahn) in view of Randell (e.g., US 2004/0064375). Applicants respectfully traverse.

Applicants point out that the claimed embodiments recite a method for matching remittances to transactions based on a computed weighted matching score. As explicitly recited in each of the independent claims, the embodiments computed a weighted matching score corresponding to a parameter based upon the weight. The matching score corresponds to a probability of an accurate match between said remittance and said transaction. The claimed embodiments match remittances to particular transactions in accordance with a probability of an accurate match between

the remittance in a particular transaction, thereby achieving a relaxed sensitivity whether a particular remittance is considered to be a match for a particular transaction.

With respect to claim 1, claim 1 recites computing a weighted matching score corresponding to a parameter based upon the weight wherein the matching score corresponds to a probability of an accurate match between the remittance and the transaction. Claim 1 further recites generating a match recommendation based on the weighted matching score. These limitations are not shown or suggested by the Rahn reference. Similar limitations are included in independent claims 13 and 16.

In contrast, the cited section of Rahn (e.g., paragraph 158) clearly recites "... a compare manager 30 may search the PAR system database 13 for a match between an RA sub-batch RA amount associated with a deposit ID, and a particular deposit amount associated with the deposit ID." the cited section further recites " If a match is made (based on the processor and deposit ID) at a decision block 317, it is determined if the difference between the RA sub-batch RA amount and the deposit amount is less than a lower threshold at a block 318." Applicants assert that the determination as to whether a match is made has nothing to do with any weighted matching score, probability of an accurate match, or any match recommendation. The

match is cited as being explicitly made based upon whether the processor and the deposit ID correspond to one another. This is completely different from generating a matching score that corresponds to probability of an accurate match and then using that score to generate a match recommendation, as in the claimed invention.

The addition of Randell does not cure the defects of Rahn. The above referenced Office Action relies upon Randell to show a computer implemented method for matching a remittance with a transaction (e.g., Randell paragraphs 0015-0019). Applicant points out that the method of Randell is directed towards determining specific levels of matching. For example, paragraph 0079 of Randell explicitly states that "the level of the match may be indicative of either one of a complete match, a match with variances or an unreconciled item. Applicant points out that these are specific discrete assessments, either a complete match, match with variances, or unreconciled. At paragraph 0073, The Randell reference further explains the use of rules to determine which specific assessment is to be applied depending upon the situation. Applicants point out that this is completely different from the claimed invention.

The Randell reference does not show or suggest any computing of any weighted matching score. There is no use of any computed weighted

matching score and any relationship of the score to a probability of an accurate match between said remittance and said transaction. As described above, Randell uses specific discrete assessments, either a complete match, match with variances, or unreconciled, and these assessments are arrived at based upon rules, not any weighted matching score or probability.

Accordingly, Applicants respectfully assert that the present invention as recited in Claims 1-27 is not anticipated or rendered obvious by the Rahn and Randell references within the meaning of 35 U.S.C. Section 103.

CONCLUSION

Applicants respectfully assert that all claims (Claims 1-27) are in condition for allowance and Applicants earnestly solicit such action from the Examiner. The Examiner is urged to contact Applicants' undersigned representative if the Examiner believes such action would expedite resolution of the present Application.

Please charge any additional fees or apply any credits to our PTO deposit account number: 50-4160.

Respectfully submitted,
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